

<i>SERFF Tracking Number:</i>	<i>PACL-127830845</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50282</i>
<i>Company Tracking Number:</i>	<i>10-10300-A CONTRACT SPEC</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Contract Specifications Page</i>		
<i>Project Name/Number:</i>	<i>Contract Specifications Page/10-10300-A</i>		

## Filing at a Glance

Company: Pacific Life Insurance Company	SERFF Tr Num: PACL-127830845	State: Arkansas
Product Name: Contract Specifications Page	SERFF Status: Closed-Approved-	State Tr Num: 50282
TOI: A03I Individual Annuities - Deferred Variable	Closed	
Sub-TOI: A03I.002 Flexible Premium	Co Tr Num: 10-10300-A	State Status: Approved-Closed
	CONTRACT SPEC	
Filing Type: Form	Reviewer(s): Linda Bird	
	Authors: Maysy Novak, Brian Deleget, Craig Hopkins	Disposition Date: 11/21/2011
	Date Submitted: 11/16/2011	Disposition Status: Approved-Closed
Implementation Date Requested:		Implementation Date:
State Filing Description:		

## General Information

Project Name: Contract Specifications Page	Status of Filing in Domicile: Pending
Project Number: 10-10300-A	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/21/2011
	State Status Changed: 11/21/2011
Deemer Date:	Created By: Maysy Novak
Submitted By: Maysy Novak	Corresponding Filing Tracking Number:
Filing Description:	
10-10300-A Contract Specifications Page 3A&B	
10-1130-A Contract Specifications Page 3A&B	
10-1170-A Contract Specifications Page 3A&B	
10-1180-A Contract Specifications Page 3A&B	
10-1221-A Contract Specifications Page 3A&B	
10-1185-A Contract Specifications Page 3A&B	
10-1185-L-A Contract Specifications Page 3A&B	

SERFF Tracking Number: PACL-127830845 State: Arkansas  
 Filing Company: Pacific Life Insurance Company State Tracking Number: 50282  
 Company Tracking Number: 10-10300-A CONTRACT SPEC  
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
 Product Name: Contract Specifications Page  
 Project Name/Number: Contract Specifications Page/10-10300-A

Filing letter is in the Supporting Documentation tab.

## Company and Contact

### Filing Contact Information

Maysy Novak, Compliance Analyst Maysy.Novak@PacificLife.com  
 700 Newport Center Drive 949-219-6907 [Phone]  
 Newport Beach, CA 92660 949-219-0579 [FAX]

### Filing Company Information

Pacific Life Insurance Company CoCode: 67466 State of Domicile: Nebraska  
 700 Newport Center Drive Group Code: 709 Company Type: Annuities  
 Newport Beach, CA 92660-6397 Group Name: State ID Number:  
 (800) 722-2333 ext. [Phone] FEIN Number: 95-1079000

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$350.00  
 Retaliatory? No  
 Fee Explanation: 7 X 50 = 350.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$350.00	11/16/2011	53798139

<i>SERFF Tracking Number:</i>	<i>PACL-127830845</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>10-10300-A CONTRACT SPEC</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Contract Specifications Page</i>		
<i>Project Name/Number:</i>	<i>Contract Specifications Page/10-10300-A</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	11/21/2011	11/21/2011

### Amendments

<b>Schedule</b>	<b>Schedule Item Name</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Supporting Document	Statements of Variability	Maysy Novak	11/16/2011	11/16/2011

<i>SERFF Tracking Number:</i>	<i>PACL-127830845</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50282</i>
<i>Company Tracking Number:</i>	<i>10-10300-A CONTRACT SPEC</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Contract Specifications Page</i>		
<i>Project Name/Number:</i>	<i>Contract Specifications Page/10-10300-A</i>		

## Disposition

Disposition Date: 11/21/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-127830845 State: Arkansas

Filing Company: Pacific Life Insurance Company State Tracking Number: 50282

Company Tracking Number: 10-10300-A CONTRACT SPEC

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Contract Specifications Page

Project Name/Number: Contract Specifications Page/10-10300-A

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	
Supporting Document	Application	No	
Supporting Document	Life & Annuity - Acturial Memo	No	
Supporting Document	CERTIFICATION	Yes	
Supporting Document	LETTER	Yes	
Supporting Document	Statements of Variability	Yes	
Form	Contract Specifications Page 3A&B	Yes	
Form	Contract Specifications Page 3A&B	Yes	
Form	Contract Specifications Page 3A&B	Yes	
Form	Contract Specifications Page 3A&B	Yes	
Form	Contract Specifications Page 3A&B	Yes	
Form	Contract Specifications Page 3A&B	Yes	
Form	Contract Specifications Page 3A&B	Yes	

SERFF Tracking Number: PACL-127830845 State: Arkansas  
Filing Company: Pacific Life Insurance Company State Tracking Number: 50282  
Company Tracking Number: 10-10300-A CONTRACT SPEC  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: Contract Specifications Page  
Project Name/Number: Contract Specifications Page/10-10300-A

**Amendment Letter**

Submitted Date: 11/16/2011

**Comments:**

add Statements of Variability

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statements of Variability**

Comment:

SOV.pdf

SERFF Tracking Number: PACL-127830845 State: Arkansas

Filing Company: Pacific Life Insurance Company State Tracking Number: 50282

Company Tracking Number: 10-10300-A CONTRACT SPEC

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Contract Specifications Page

Project Name/Number: Contract Specifications Page/10-10300-A

## Form Schedule

### Lead Form Number: 10-10300-A

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	10-10300-A	Policy/Cont	Contract ract/Fratern Specifications Page al 3A&B Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	10-10300-A Contract Spec.pdf
	10-1130-A	Policy/Cont	Contract ract/Fratern Specifications Page al 3A&B Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	10-1130-A Contract Spec.pdf
	10-1170-A	Policy/Cont	Contract ract/Fratern Specifications Page al 3A&B Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	10-1170-A Contract Spec.pdf
	10-1180-A	Policy/Cont	Contract ract/Fratern Specifications Page al 3A&B Certificate:	Initial		0.000	10-1180-A Contract Spec.pdf

SERFF Tracking Number: PACL-127830845 State: Arkansas  
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Company Tracking Number: 10-10300-A CONTRACT SPEC  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: Contract Specifications Page  
Project Name/Number: Contract Specifications Page/10-10300-A

	Amendmen				
	t, Insert				
	Page,				
	Endorseme				
	nt or Rider				
10-1221-A	Policy/Cont Contract	Initial	0.000	10-1221-A	
	ract/Fratern Specifications Page			Contract	
	al 3A&B			Spec.pdf	
	Certificate				
10-1185-A	Policy/Cont Contract	Initial	0.000	10-1185-A	
	ract/Fratern Specifications Page			Contract	
	al 3A&B			Spec.pdf	
	Certificate:				
	Amendmen				
	t, Insert				
	Page,				
	Endorseme				
	nt or Rider				
10-1185-L-	Policy/Cont Contract	Initial	0.000	10-1185-L-A	
A	ract/Fratern Specifications Page			Contract	
	al 3A&B			Spec.pdf	
	Certificate:				
	Amendmen				
	t, Insert				
	Page,				
	Endorseme				
	nt or Rider				



## CONTRACT SPECIFICATIONS

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### Contract Data

<b>Contract Number:</b>	[VA99999999]	<b>Contract Date:</b>	[01-01-2009]
<b>Contract Type:</b>	[Non-Qualified]	<b>Initial Purchase Payment:</b>	[\$50,000]
<b>Minimum Purchase Payment Amount:</b>	[\$10,000]	<b>Maximum Purchase Payment Amount Without Home Office Approval:</b>	[\$1,000,000]
<b>Owner(s):</b>	[John Doe] [Jane Doe]	<b>Maximum Issue Age:</b>	[85]
<b>Annuitant(s):</b>	[John Doe] [Jane Doe]	<b>Annuitant's Age:</b>	[35] [35]
<b>Annuity Date:</b>	[01-01-2061]	<b>Annuitant's Sex:</b>	[Male] [Female]

### Fees & Charges

M&E Risk Charge: 1.40%  
 Administrative Fee: 0.25%  
 Annual Fee: \$30.00

### Withdrawal Charges

Age of Purchase Payment in Contract Years	Withdrawal Charge Percent
1	7%
2	6%
3	4%
4 and Later	0%

### Optional Riders

<u>Name</u>	<u>Annual Charge %</u>	<u>Maximum Annual Charge %</u>
[Stepped-Up Death Benefit Rider	0.20%]	0.20%
[Guaranteed Earnings Enhancement (GEE) Rider	0.25%]	0.25%
[Income Access Rider	0.75%]	0.75%
[Guaranteed Protection Advantage 3 Rider	0.95%]	1.00%
[Guaranteed Protection Advantage 5 Rider	0.55%]	0.75%
[Guaranteed Withdrawal Benefit IV Rider	0.85%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Single Life	0.60%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Joint Life	0.80%]	1.75%
[Guaranteed Withdrawal Benefit VII Rider – Single Life	0.30%]	1.20%
[Guaranteed Withdrawal Benefit VII Rider – Joint Life	0.50%]	1.50%

For a complete description of the charges, fees and deductions shown above and other applicable fees and charges, refer to the **Charges, Fees and Deductions** section of the Contract or the Annual Charge provision of the Optional Rider(s) shown above, if applicable.

## **CONTRACT SPECIFICATIONS (continued)**

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### **DCA Plus Fixed Option Guarantee Terms and Rates**

[6 Mos. 4.00%]\*

[12 Mos. 3.00%]\*

\*Minimum Guaranteed Interest Rate is [1.00%] per year.

### **Investment Options**

[Floating Rate Loan	Large-Cap Growth
Cash Management	International Small-Cap
High Yield Bond	Technology
Managed Bond	International Value
Inflation Managed	Health Sciences
Short Duration Bond	International Large-Cap
Diversified Bond	Real Estate
Inflation Protected	Emerging Markets
Small-Cap Growth	AllianceBernstein VPS Balanced Wealth Strategy
Equity Index	BlackRock Global Allocation V.I. Fund
Mid-Cap Value	American Funds® Asset Allocation
Small-Cap Index	Franklin Templeton VIP Founding Funds
American Funds® Growth Income	GE Investments Total Return Fund
American Funds® Growth	Invesco V.I. Balanced-Risk Allocation Fund
Large-Cap Value	MFS Total Return Series
Small-Cap Equity	Pacific Dynamix – Conservative Growth
Comstock	Pacific Dynamix – Moderate Growth
Long/Short Large-Cap	Pacific Dynamix – Growth
Growth LT	Portfolio Optimization Conservative
Focused 30	Portfolio Optimization Moderate-Conservative
Mid-Cap Equity	Portfolio Optimization Moderate
Mid-Cap Growth	Portfolio Optimization Growth
Small-Cap Value	Portfolio Optimization Aggressive Growth
Main Street® Core	PIMCO Global Multi-Asset Portfolio]
Dividend Growth	

### **Service Center**

#### **Send Forms and written requests to:**

Pacific Life Insurance Company  
[P.O. Box 2378  
Omaha, Nebraska 68103-2378]

#### **Send Payments to:**

Pacific Life Insurance Company  
[P.O. Box 2290  
Omaha, Nebraska 68103-2290]

**Hours:** [Between 6:00 am and 5:00 pm, Pacific Standard Time.]

**Toll-Free Number for Contract Owners:** [1-800-722-4448]

**Toll-Free Number for Registered Representatives/Producers:** [1-800-722-2333]

Please use our toll-free number to present inquiries or obtain information about your coverage and for us to provide assistance in resolving complaints or you may call your state insurance department.

## CONTRACT SPECIFICATIONS

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### Contract Data

<b>Contract Number:</b>	[VA99999999]	<b>Contract Date:</b>	[01-01-2009]
<b>Contract Type:</b>	[Non-Qualified]	<b>Initial Purchase Payment:</b>	[\$50,000]
<b>Minimum Purchase Payment Amount:</b>	[\$5,000]	<b>Maximum Purchase Payment Amount Without Home Office Approval:</b>	[\$1,000,000]
<b>Owner(s):</b>	[John Doe] [Jane Doe]	<b>Maximum Issue Age:</b>	[85]
<b>Annuitant(s):</b>	[John Doe] [Jane Doe]	<b>Annuitant's Age:</b>	[35] [35]
<b>Annuity Date:</b>	[01-01-2061]	<b>Annuitant's Sex:</b>	[Male] [Female]

### Fees & Charges

M&E Risk Charge: 1.00%  
 Administrative Fee: 0.15%  
 Annual Fee: \$40.00

### Withdrawal Charges

Age of Purchase Payment in Contract Years	Withdrawal Charge Percent
1	7%
2	7%
3	6%
4	5%
5	3%
6	1%
7 and Later	0%

### Optional Riders

<u>Name</u>	<u>Annual Charge %</u>	<u>Maximum Annual Charge %</u>
[Stepped-Up Death Benefit Rider	0.20%]	0.20%
[Guaranteed Earnings Enhancement (GEE) Rider	0.25%]	0.25%
[Income Access Rider	0.75%]	0.75%
[Guaranteed Protection Advantage 3 Rider	0.95%]	1.00%
[Guaranteed Protection Advantage 5 Rider	0.55%]	0.75%
[Guaranteed Withdrawal Benefit IV Rider	0.85%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Single Life	0.60%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Joint Life	0.80%]	1.75%
[Guaranteed Withdrawal Benefit VII Rider – Single Life	0.30%]	1.20%
[Guaranteed Withdrawal Benefit VII Rider – Joint Life	0.50%]	1.50%

For a complete description of the charges, fees and deductions shown above and other applicable fees and charges, refer to the **Charges, Fees and Deductions** section of the Contract or the Annual Charge provision of the Optional Rider(s) shown above, if applicable.

## CONTRACT SPECIFICATIONS (continued)

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### DCA Plus Fixed Option Guarantee Terms and Rates

[6 Mos. 4.00%]\*

[12 Mos. 3.00%]\*

\*Minimum Guaranteed Interest Rate is [1.00%] per year.

### Investment Options

[Floating Rate Loan

Cash Management

High Yield Bond

Managed Bond

Inflation Managed

Short Duration Bond

Diversified Bond

Inflation Protected

Small-Cap Growth

Equity Index

Mid-Cap Value

Small-Cap Index

American Funds® Growth Income

American Funds® Growth

Large-Cap Value

Small-Cap Equity

Comstock

Long/Short Large-Cap

Growth LT

Focused 30

Mid-Cap Equity

Mid-Cap Growth

Small-Cap Value

Main Street® Core

Dividend Growth

Large-Cap Growth

International Small-Cap

Technology

International Value

Health Sciences

International Large-Cap

Real Estate

Emerging Markets

AllianceBernstein VPS Balanced Wealth Strategy

BlackRock Global Allocation V.I. Fund

American Funds® Asset Allocation

Franklin Templeton VIP Founding Funds

GE Investments Total Return Fund

Invesco V.I. Balanced-Risk Allocation Fund

MFS Total Return Series

Pacific Dynamix – Conservative Growth

Pacific Dynamix – Moderate Growth

Pacific Dynamix – Growth

Portfolio Optimization Conservative

Portfolio Optimization Moderate-Conservative

Portfolio Optimization Moderate

Portfolio Optimization Growth

Portfolio Optimization Aggressive Growth

PIMCO Global Multi-Asset Portfolio]

### Service Center

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[P.O. Box 2378

Omaha, Nebraska 68103-2378]

#### **Send Payments to:**

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[P.O. Box 2290

Omaha, Nebraska 68103-2290]

**Hours:** [Between 6:00 am and 5:00 pm, Pacific Standard Time.]

**Toll-Free Number for Contract Owners:** [1-800-722-4448]

**Toll-Free Number for Registered Representatives/Producers:** [1-800-722-2333]

Please use our toll-free number to present inquiries or obtain information about your coverage and for us to provide assistance in resolving complaints or you may call your state insurance department.

## CONTRACT SPECIFICATIONS

### Contract Data

<b>Contract Number:</b>	[VA99999999]	<b>Contract Date:</b>	[01-01-2009]
<b>Contract Type:</b>	[Non-Qualified]	<b>Initial Purchase Payment:</b>	[\$50,000]
<b>Minimum Purchase Payment Amount:</b>	[\$10,000]	<b>Maximum Purchase Payment Amount Without Home Office Approval:</b>	[\$1,000,000]
<b>Owner(s):</b>	[John Doe] [Jane Doe]	<b>Maximum Issue Age:</b>	[85]
<b>Annuitant(s):</b>	[John Doe] [Jane Doe]	<b>Annuitant's Age:</b>	[35] [35]
<b>Annuity Date:</b>	[01-01-2061]	<b>Annuitant's Sex:</b>	[Male] [Female]

### Fees & Charges

M&E Risk Charge: 0.60%  
 Administrative Fee: 0.15%  
 Annual Fee: \$30.00

### Sales Charge Schedule

Cumulative Value*	Maximum Sales Charge as a Percentage of Purchase Payment
[Under \$50,000]	[5.5%]
[\$50,000 - \$99,999]	[4.5%]
[\$100,000 - \$249,999]	[3.5%]
[\$250,000 - \$499,999]	[2.5%]
[\$500,000 - \$999,999]	[2.0%]
[\$1,000,000 or more]	[0.5%]

\*Cumulative Value means the greater of the following as of the day we receive the Purchase Payment:

1. Current Purchase Payment plus the prior Business Day's ending Contract Value; or
2. Total Purchase Payments minus any withdrawals.

Cumulative Value may also be increased by the amount indicated in your LOI.

### Optional Riders

<u>Name</u>	<u>Annual Charge %</u>	<u>Maximum Annual Charge %</u>
[Stepped-Up Death Benefit Rider]	0.20%]	0.20%
[Guaranteed Withdrawal Benefit VI Rider – Single Life]	0.65%]	1.55%
[Guaranteed Withdrawal Benefit VI Rider – Joint Life]	0.85%]	1.80%
[Guaranteed Withdrawal Benefit III-B Rider]	1.05%]	1.50%

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## CONTRACT SPECIFICATIONS (continued)

---

### DCA Plus Fixed Option Guarantee Terms and Rates

[6 Mos. 4.00%]\*

[12 Mos. 3.00%]\*

\*Minimum Guaranteed Interest Rate is [1.00%] per year.

### Investment Options

[Templeton Global Bond Securities Fund  
Total Return Portfolio-VC  
Cash Management  
High Yield Bond  
Managed Bond  
Inflation Managed  
Short Duration Bond  
Diversified Bond  
Inflation Protected  
Pacific Dynamix Conservative Growth  
Pacific Dynamix Moderate Growth  
Pacific Dynamix Growth  
Portfolio Optimization Conservative  
Portfolio Optimization Moderate-Conservative  
Portfolio Optimization Moderate  
Portfolio Optimization Growth  
Portfolio Optimization Aggressive-Growth  
AllianceBernstein VPS Balanced Wealth Strategy  
BlackRock Global Allocation V.I. Fund  
Franklin Templeton VIP Founding Funds  
GE Investments Total Return Fund  
MFS Total Return Series  
PIMCO Global Multi-Asset Portfolio  
Small-Cap Growth  
Capital Appreciation]

[V.I. Fund  
Equity Index  
Mid-Cap Value  
Small-Cap Index  
Large-Cap Value  
Small-Cap Equity  
Comstock  
Growth LT  
Focused 30  
Mid-Cap Equity  
MFS Value Series  
MFS Investors Growth  
Stock Series  
Mid-Cap Growth  
Small-Cap Value  
Main Street® Core  
Dividend Growth  
Large-Cap Growth  
International Small-Cap  
Mutual Global Discovery Securities Fund  
International Value  
International Core Equity Portfolio-VC  
International Large-Cap  
Real Estate  
Emerging Markets]

### Service Center

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## CONTRACT SPECIFICATIONS

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### Contract Data

<b>Contract Number:</b>	[VA99999999]	<b>Contract Date:</b>	[01-01-2009]
<b>Contract Type:</b>	[Non-Qualified]	<b>Initial Purchase Payment:</b>	[\$50,000]
<b>Minimum Purchase Payment Amount:</b>	[\$10,000]	<b>Maximum Purchase Payment Amount Without Home Office Approval:</b>	[\$1,000,000]
<b>Owner(s):</b>	[John Doe] [Jane Doe]	<b>Maximum Issue Age:</b>	[85]
<b>Annuitant(s):</b>	[John Doe] [Jane Doe]	<b>Annuitant's Age:</b>	[35] [35]
<b>Annuity Date:</b>	[01-01-2061]	<b>Annuitant's Sex:</b>	[Male] [Female]

### Fees & Charges

M&E Risk Charge:	1.15%
Administrative Fee:	0.15%
Annual Fee:	\$30.00

### Withdrawal Charges

Age of Purchase Payment in Contract Years	Withdrawal Charge Percent
1	7%
2	7%
3	6%
4	6%
5	5%
6	3%
7	1%
8 and Later	0%

### Optional Riders

<u>Name</u>	<u>Annual Charge %</u>	<u>Maximum Annual Charge %</u>
[Stepped-Up Death Benefit Rider	0.20%]	0.20%
[Guaranteed Withdrawal Benefit VI Rider – Single Life	0.65%]	1.55%
[Guaranteed Withdrawal Benefit VI Rider – Joint Life	0.85%]	1.80%
[Guaranteed Withdrawal Benefit III-B Rider	1.05%]	1.50%

For a complete description of the charges, fees and deductions shown above and other applicable fees and charges, refer to the **Charges, Fees and Deductions** section of the Contract or the Annual Charge provision of the Optional Rider(s) shown above, if applicable.

## CONTRACT SPECIFICATIONS (continued)

---

### DCA Plus Fixed Option Guarantee Terms and Rates

[6 Mos. 4.00%]\*

[12 Mos. 3.00%]\*

\*Minimum Guaranteed Interest Rate is [1.00%] per year.

### Investment Options

[Templeton Global Bond Securities Fund  
Total Return Portfolio-VC  
Cash Management  
High Yield Bond  
Managed Bond  
Inflation Managed  
Short Duration Bond  
Diversified Bond  
Inflation Protected  
Pacific Dynamix Conservative Growth  
Pacific Dynamix Moderate Growth  
Pacific Dynamix Growth  
Portfolio Optimization Conservative  
Portfolio Optimization Moderate-Conservative  
Portfolio Optimization Moderate  
Portfolio Optimization Growth  
Portfolio Optimization Aggressive-Growth  
AllianceBernstein VPS Balanced Wealth Strategy  
BlackRock Global Allocation V.I. Fund  
Franklin Templeton VIP Founding Funds  
GE Investments Total Return Fund  
MFS Total Return Series  
PIMCO Global Multi-Asset Portfolio  
Small-Cap Growth  
Capital Appreciation]

[V.I. Fund  
Equity Index  
Mid-Cap Value  
Small-Cap Index  
Large-Cap Value  
Small-Cap Equity  
Comstock  
Growth LT  
Focused 30  
Mid-Cap Equity  
MFS Value Series  
MFS Investors Growth  
Stock Series  
Mid-Cap Growth  
Small-Cap Value  
Main Street® Core  
Dividend Growth  
Large-Cap Growth  
International Small-Cap  
Mutual Global Discovery Securities Fund  
International Value  
International Core Equity Portfolio-VC  
International Large-Cap  
Real Estate  
Emerging Markets]

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**Toll-Free Number for Contract Owners:** [1-800-722-4448]

**Toll-Free Number for Registered Representatives/Producers:** [1-800-722-2333]

Please use our toll-free number to present inquiries or obtain information about your coverage and for us to provide assistance in resolving complaints or you may call your state insurance department.



## CONTRACT SPECIFICATIONS

### Contract Data

<b>Contract Number:</b>	[VA99999999]	<b>Contract Date:</b>	[01-01-2009]
<b>Contract Type:</b>	[Non-Qualified]	<b>Initial Purchase Payment:</b>	[\$50,000]
<b>Minimum Purchase Payment Amount:</b>	[\$10,000]	<b>Maximum Purchase Payment Amount Without Home Office Approval:</b>	[\$1,000,000]
<b>Owner(s):</b>	[John Doe] [Jane Doe]	<b>Maximum Issue Age:</b>	[85]
<b>Annuitant(s):</b>	[John Doe] [Jane Doe]	<b>Annuitant's Age:</b>	[35] [35]
<b>Annuity Date:</b>	[01-01-2061]	<b>Annuitant's Sex:</b>	[Male] [Female]

### **Credit Enhancement**

#### **Total Purchase Payments**

Less Total Withdrawals	Credit Enhancement
Less than \$100,000	[4.0%]
\$100,000 or more	[5.0%]

### Fees & Charges

M&E Risk Charge: 1.45%  
 Administrative Fee: 0.15%  
 Annual Fee: \$40.00

### Withdrawal Charges

Age of Purchase Payment in Contract Years	Withdrawal Charge Percent
1	9%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	2%
9 and Later	0%

### Optional Riders

Name	Annual Charge %	Maximum Annual Charge %
[Stepped-Up Death Benefit Rider]	0.20%]	0.20%
[Guaranteed Earnings Enhancement (GEE) Rider]	0.25%]	0.25%
[Income Access Rider]	0.75%]	0.75%
[Guaranteed Protection Advantage 3 Rider]	0.95%]	1.00%
[Guaranteed Protection Advantage 5 Rider]	0.55%]	0.75%
[Guaranteed Withdrawal Benefit IV Rider]	0.85%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Single Life]	0.60%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Joint Life]	0.80%]	1.75%
[Guaranteed Withdrawal Benefit VII Rider – Single Life]	0.30%]	1.20%
[Guaranteed Withdrawal Benefit VII Rider – Joint Life]	0.50%]	1.50%

For a complete description of the charges, fees and deductions shown above and other applicable fees and charges, refer to the **Charges, Fees and Deductions** section of the Contract or the Annual Charge provision of the Optional Rider(s) shown above, if applicable.

## CONTRACT SPECIFICATIONS (continued)

---

### **DCA Plus Fixed Option Guarantee Terms and Rates**

[6 Mos. 4.00%]\*

[12 Mos. 3.00%]\*

\*Minimum Guaranteed Interest Rate is [1.00%] per year.

### **Investment Options**

[Floating Rate Loan

Cash Management

High Yield Bond

Managed Bond

Inflation Managed

Short Duration Bond

Diversified Bond

Inflation Protected

Small-Cap Growth

Equity Index

Mid-Cap Value

Small-Cap Index

American Funds® Growth Income

American Funds® Growth

Large-Cap Value

Small-Cap Equity

Comstock

Long/Short Large-Cap

Growth LT

Focused 30

Mid-Cap Equity

Mid-Cap Growth

Small-Cap Value

Main Street® Core

Dividend Growth

Large-Cap Growth

International Small-Cap

Technology

International Value

Health Sciences

International Large-Cap

Real Estate

Emerging Markets

AllianceBernstein VPS Balanced Wealth Strategy

BlackRock Global Allocation V.I. Fund

American Funds® Asset Allocation

Franklin Templeton VIP Founding Funds

GE Investments Total Return Fund

Invesco V.I. Balanced-Risk Allocation Fund

MFS Total Return Series

Pacific Dynamix – Conservative Growth

Pacific Dynamix – Moderate Growth

Pacific Dynamix – Growth

Portfolio Optimization Conservative

Portfolio Optimization Moderate-Conservative

Portfolio Optimization Moderate

Portfolio Optimization Growth

Portfolio Optimization Aggressive Growth

PIMCO Global Multi-Asset Portfolio]

### **Service Center**

#### **Send Forms and written requests to:**

Pacific Life Insurance Company

[P.O. Box 2378

Omaha, Nebraska 68103-2378]

#### **Send Payments to:**

Pacific Life Insurance Company

[P.O. Box 2290

Omaha, Nebraska 68103-2290]

**Hours:** [Between 6:00 am and 5:00 pm, Pacific Standard Time.]

**Toll-Free Number for Contract Owners:** [1-800-722-4448]

**Toll-Free Number for Registered Representatives/Producers:** [1-800-722-2333]

Please use our toll-free number to present inquiries or obtain information about your coverage and for us to provide assistance in resolving complaints or you may call your state insurance department.

## CONTRACT SPECIFICATIONS

---

### Contract Data

<b>Contract Number:</b>	[VA99999999]	<b>Contract Date:</b>	[01-01-2009]
<b>Contract Type:</b>	[Non-Qualified]	<b>Initial Purchase Payment:</b>	[\$50,000]
<b>Minimum Purchase Payment Amount:</b>	[\$5,000]	<b>Maximum Purchase Payment Amount Without Home Office Approval:</b>	[\$1,000,000]
<b>Owner(s):</b>	[John Doe] [Jane Doe]	<b>Maximum Issue Age:</b>	[85]
<b>Annuitant(s):</b>	[John Doe] [Jane Doe]	<b>Annuitant's Age:</b>	[35] [35]
<b>Annuity Date:</b>	[01-01-2061]	<b>Annuitant's Sex:</b>	[Male] [Female]

### Fees & Charges

M&E Risk Charge:	0.95%
Administrative Fee:	0.15%
Annual Fee:	\$40.00

### Withdrawal Charges

Age of Purchase Payment in Contract Years	Withdrawal Charge Percent
1	7%
2	7%
3	6%
4	5%
5	3%
6	1%
7 and Later	0%

### Optional Riders

<u>Name</u>	<u>Annual Charge %</u>	<u>Maximum Annual Charge %</u>
[Stepped-Up Death Benefit Rider	0.20%]	0.20%
[Guaranteed Earnings Enhancement (GEE) Rider	0.25%]	0.25%
[Income Access Rider	0.75%]	0.75%
[Guaranteed Protection Advantage 3 Rider	0.95%]	1.00%
[Guaranteed Protection Advantage 5 Rider	0.55%]	0.75%
[Guaranteed Withdrawal Benefit IV Rider	0.85%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Single Life	0.60%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Joint Life	0.80%]	1.75%
[Guaranteed Withdrawal Benefit VII Rider – Single Life	0.30%]	1.20%
[Guaranteed Withdrawal Benefit VII Rider – Joint Life	0.50%]	1.50%

For a complete description of the charges, fees and deductions shown above and other applicable fees and charges, refer to the **Charges, Fees and Deductions** section of the Contract or the Annual Charge provision of the Optional Rider(s) shown above, if applicable.

## **CONTRACT SPECIFICATIONS (continued)**

---

### **DCA Plus Fixed Option Guarantee Terms and Rates**

[6 Mos. 4.00%]\*

[12 Mos. 3.00%]\*

\*Minimum Guaranteed Interest Rate is [1.00%] per year.

### **Investment Options**

[Floating Rate Loan	Large-Cap Growth
Cash Management	International Small-Cap
High Yield Bond	Technology
Managed Bond	International Value
Inflation Managed	Health Sciences
Short Duration Bond	International Large-Cap
Diversified Bond	Real Estate
Inflation Protected	Emerging Markets
Small-Cap Growth	AllianceBernstein VPS Balanced Wealth Strategy
Equity Index	BlackRock Global Allocation V.I. Fund
Mid-Cap Value	American Funds® Asset Allocation
Small-Cap Index	Franklin Templeton VIP Founding Funds
American Funds® Growth Income	GE Investments Total Return Fund
American Funds® Growth	Invesco V.I. Balanced-Risk Allocation Fund
Large-Cap Value	MFS Total Return Series
Small-Cap Equity	Pacific Dynamix – Conservative Growth
Comstock	Pacific Dynamix – Moderate Growth
Long/Short Large-Cap	Pacific Dynamix – Growth
Growth LT	Portfolio Optimization Conservative
Focused 30	Portfolio Optimization Moderate-Conservative
Mid-Cap Equity	Portfolio Optimization Moderate
Mid-Cap Growth	Portfolio Optimization Growth
Small-Cap Value	Portfolio Optimization Aggressive Growth
Main Street® Core	PIMCO Global Multi-Asset Portfolio]
Dividend Growth	

### **Service Center**

#### **Send Forms and written requests to:**

Pacific Life Insurance Company  
[P.O. Box 2378  
Omaha, Nebraska 68103-2378]

#### **Send Payments to:**

Pacific Life Insurance Company  
[P.O. Box 2290  
Omaha, Nebraska 68103-2290]

**Hours:** [Between 6:00 am and 5:00 pm, Pacific Standard Time.]

**Toll-Free Number for Contract Owners:** [1-800-722-4448]

**Toll-Free Number for Registered Representatives/Producers:** [1-800-722-2333]

Please use our toll-free number to present inquiries or obtain information about your coverage and for us to provide assistance in resolving complaints or you may call your state insurance department.

## CONTRACT SPECIFICATIONS

---

### Contract Data

<b>Contract Number:</b>	[VA99999999]	<b>Contract Date:</b>	[01-01-2009]
<b>Contract Type:</b>	[Non-Qualified]	<b>Initial Purchase Payment:</b>	[\$50,000]
<b>Minimum Purchase Payment Amount:</b>	[\$5,000]	<b>Maximum Purchase Payment Amount Without Home Office Approval:</b>	[\$1,000,000]
<b>Owner(s):</b>	[John Doe] [Jane Doe]	<b>Maximum Issue Age:</b>	[85]
<b>Annuitant(s):</b>	[John Doe] [Jane Doe]	<b>Annuitant's Age:</b>	[35] [35]
<b>Annuity Date:</b>	[01-01-2061]	<b>Annuitant's Sex:</b>	[Male] [Female]

### Fees & Charges

M&E Risk Charge:	
Contract Years 1 through 4:	1.30%
Contract Years 5 and Later:	0.95%
Administrative Fee:	0.15%
Annual Fee:	\$40.00

### Withdrawal Charges

Age of Purchase Payment in Contract Years	Withdrawal Charge Percent
1	7%
2	7%
3	6%
4	5%
5 and Later	0%

### Optional Riders

<u>Name</u>	<u>Annual Charge %</u>	<u>Maximum Annual Charge %</u>
[Stepped-Up Death Benefit Rider	0.20%]	0.20%
[Guaranteed Earnings Enhancement (GEE) Rider	0.25%]	0.25%
[Income Access Rider	0.75%]	0.75%
[Guaranteed Protection Advantage 3 Rider	0.95%]	1.00%
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[Guaranteed Withdrawal Benefit IV Rider	0.85%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Single Life	0.60%]	1.50%
[Guaranteed Withdrawal Benefit V Rider – Joint Life	0.80%]	1.75%
[Guaranteed Withdrawal Benefit VII Rider – Single Life	0.30%]	1.20%
[Guaranteed Withdrawal Benefit VII Rider – Joint Life	0.50%]	1.50%

For a complete description of the charges, fees and deductions shown above and other applicable fees and charges, refer to the **Charges, Fees and Deductions** section of the Contract or the Annual Charge provision of the Optional Rider(s) shown above, if applicable.

## **CONTRACT SPECIFICATIONS (continued)**

---

### **DCA Plus Fixed Option Guarantee Terms and Rates**

[6 Mos. 4.00%]\*

[12 Mos. 3.00%]\*

\*Minimum Guaranteed Interest Rate is [1.00%] per year.

### **Investment Options**

[Floating Rate Loan	Large-Cap Growth
Cash Management	International Small-Cap
High Yield Bond	Technology
Managed Bond	International Value
Inflation Managed	Health Sciences
Short Duration Bond	International Large-Cap
Diversified Bond	Real Estate
Inflation Protected	Emerging Markets
Small-Cap Growth	AllianceBernstein VPS Balanced Wealth Strategy
Equity Index	BlackRock Global Allocation V.I. Fund
Mid-Cap Value	American Funds® Asset Allocation
Small-Cap Index	Franklin Templeton VIP Founding Funds
American Funds® Growth Income	GE Investments Total Return Fund
American Funds® Growth	Invesco V.I. Balanced-Risk Allocation Fund
Large-Cap Value	MFS Total Return Series
Small-Cap Equity	Pacific Dynamix – Conservative Growth
Comstock	Pacific Dynamix – Moderate Growth
Long/Short Large-Cap	Pacific Dynamix – Growth
Growth LT	Portfolio Optimization Conservative
Focused 30	Portfolio Optimization Moderate-Conservative
Mid-Cap Equity	Portfolio Optimization Moderate
Mid-Cap Growth	Portfolio Optimization Growth
Small-Cap Value	Portfolio Optimization Aggressive Growth
Main Street® Core	PIMCO Global Multi-Asset Portfolio]
Dividend Growth	

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Pacific Life Insurance Company  
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Please use our toll-free number to present inquiries or obtain information about your coverage and for us to provide assistance in resolving complaints or you may call your state insurance department.

SERFF Tracking Number:	PACL-127830845	State:	Arkansas
Filing Company:	Pacific Life Insurance Company	State Tracking Number:	50282
Company Tracking Number:	10-10300-A CONTRACT SPEC		
TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
Product Name:	Contract Specifications Page		
Project Name/Number:	Contract Specifications Page/10-10300-A		

## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b>	n/a		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	CERTIFICATION		
<b>Comments:</b>			
<b>Attachment:</b>			
AR Cert Reg 6 & 19.pdf			
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	LETTER		
<b>Comments:</b>			
<b>Attachment:</b>			
AR Spec Letter.pdf			

SERFF Tracking Number:	PACL-127830845	State:	Arkansas
Filing Company:	Pacific Life Insurance Company	State Tracking Number:	50282
Company Tracking Number:	10-10300-A CONTRACT SPEC		
TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
Product Name:	Contract Specifications Page		
Project Name/Number:	Contract Specifications Page/10-10300-A		

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Statements of Variability

**Comments:**

**Attachment:**

SOV.pdf



PACIFIC LIFE INSURANCE COMPANY  
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

RULE AND REGULATION 6 CERTIFICATION

<u>Form Numbers</u>	<u>Form Description</u>
10-10300-A	Contract Specifications Page 3A&B
10-1130-A	Contract Specifications Page 3A&B
10-1170-A	Contract Specifications Page 3A&B
10-1180-A	Contract Specifications Page 3A&B
10-1221-A	Contract Specifications Page 3A&B
10-1185-A	Contract Specifications Page 3A&B
10-1185-L-A	Contract Specifications Page 3A&B

I, Nancy A. Hill, hereby provide our assurance that Rule and Regulation 6 has been reviewed and the above form(s) are in compliance said Rule and Regulation 6 as well as all other applicable requirements of the Arkansas Department of Insurance.



\_\_\_\_\_  
Company Officer

\_\_\_\_\_  
Nancy A. Hill  
Name

\_\_\_\_\_  
Assistant Vice President Compliance  
Title

\_\_\_\_\_  
November 16, 2011  
Date

PACIFIC LIFE INSURANCE COMPANY  
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

REGULATION 19 CERTIFICATION

<u>Form Numbers</u>	<u>Form Description</u>
10-10300-A	Contract Specifications Page 3A&B
10-1130-A	Contract Specifications Page 3A&B
10-1170-A	Contract Specifications Page 3A&B
10-1180-A	Contract Specifications Page 3A&B
10-1221-A	Contract Specifications Page 3A&B
10-1185-A	Contract Specifications Page 3A&B
10-1185-L-A	Contract Specifications Page 3A&B

I, Nancy A. Hill, hereby certify that the above form(s) meet the provisions of Regulation 19 as well as all applicable requirements of the Arkansas Department of Insurance.



\_\_\_\_\_  
Company Officer

Nancy A. Hill  
\_\_\_\_\_  
Name

Assistant Vice President Compliance  
\_\_\_\_\_  
Title

November 16, 2011  
\_\_\_\_\_  
Date



November 14, 2011

NAIC# 67466  
FEIN# 95-1079000

To the Individual Life Insurance Department of Arkansas.

We are submitting the following annuity forms for approval in your state.

<b><u>Form Numbers</u></b>	<b><u>Form Description</u></b>
10-10300-A	Contract Specifications Page 3A&B
10-1130-A	Contract Specifications Page 3A&B
10-1170-A	Contract Specifications Page 3A&B
10-1180-A	Contract Specifications Page 3A&B
10-1221-A	Contract Specifications Page 3A&B
10-1185-A	Contract Specifications Page 3A&B
10-1185-L-A	Contract Specifications Page 3A&B

The Contract Specification pages submitted have been reformatted and updated to reflect the current DCA Plus Fixed Option Guarantee Terms and Rates. This section displays the minimum guaranteed interest rate and the current interest rates for the DCA Plus Fixed Option. The current rates in effect for each Guarantee Term under the DCA Plus Fixed Option at the time the contract is issued will be displayed.

When approved, the Contract Specifications submitted will replace their respective Contract Specifications listed below, previously approved by the Department as of the date shown.

Contract Specification Page 3 Submitted	Replaces Contract Specification Page 3	Date Approved	State No.	SERFF No.
10-10300-A	10-10300-1	5/1/2006	32577	USPH-6P6HRE744
10-1130-A	10-1130	9/15/2006	33657	USPH-6T8LDL846
10-1170-A	10-1170	9/28/2009	43556	PACL-126272908
10-1180-A	10-1180	8/16/2010	46475	PACL-126746555
10-1221-A	10-1221	6/24/2011	49110	PACL-127245848
10-1185-A	10-1185	8/4/2010	46309	PACL-126708889
10-1185-L-A	10-1185-L	8/4/2010	46309	PACL-126708889

Except as described above, no other changes have been made to the form.

#### **Statements of Variability**

The forms submitted have been completed in John Doe fashion. Bracketed material shown on the Contract Specifications are subject to change. The accompanying Statement of Variability provides an explanation of the variable items applicable to these forms

**Pacific Life Insurance Company**  
**Retirement Solutions Division**

700 Newport Center Drive, Newport Beach, California 92660-6397 Tel (800) 722-2333  
Securities Offered Through **Pacific Select Distributors, Inc.** Member, FINRA & SIPC

To the Individual Life Insurance Department of Arkansas.  
November 14, 2011  
Page 2

The forms submitted:

- are exempt from flesch score readability requirements as they are securities subject to federal jurisdiction;
- are in final print and subject to only minor modification in paper size, stock, ink, border, Company logo and adaptation to electronic media or computer printing.

All required transmittals, checklists, certifications and/or filing fees are included in this submission.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

Should you have any questions or require additional information, please call toll-free 1-800-722-2333 Ext. 6907.

Sincerely,

A handwritten signature in black ink that reads "Maysy Novak". The signature is written in a cursive, flowing style.

Maysy Novak  
Compliance Analyst  
RSD - Product Compliance  
Email: [rsdmbproduct.filing@pacificlife.com](mailto:rsdmbproduct.filing@pacificlife.com)

# PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

## STATEMENT OF VARIABILITY

### Form Numbers

### Form Description

10-10300-A	Contract Specifications Page 3A&B
10-1130-A	Contract Specifications Page 3A&B
10-1170-A	Contract Specifications Page 3A&B
10-1180-A	Contract Specifications Page 3A&B
10-1221-A	Contract Specifications Page 3A&B
10-1185-A	Contract Specifications Page 3A&B
10-1185-L-A	Contract Specifications Page 3A&B

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced forms. Any changes within these areas will be administered in accordance with the requirements of your state.

### Contract Specification Page 3A&B (10-10300-A / 10-1130-A / 10-1180-A / 10-1185-A & 10-1185-L-A)

Page No.	Bracketed (Variable) Text	Explanation of Variability/Range of Variables
3A	Contract Number, Contract Date, Contract Type, Initial Purchase Payment, Owner(s), Annuitant(s), Annuitant's Age, Annuitant's Sex, and Annuity Date	Customer specific information that will change for each contract issue. These items are completed, as applicable, depending on the circumstances of each particular Owner and Annuitant and the information contained in the application.
3A	Minimum Purchase Payment Amount [\$10,000]	Current minimum purchase payment amount is shown. Any change in this amount will be displayed. The range for the minimum purchase payment amount is \$1,000 to \$50,000.
3A	Maximum Purchase Payment Amount [\$1,000,000]	Current maximum purchase payment amount is shown. Any change in this amount will be displayed. The range for the maximum purchase payment amount is \$500,000 to \$10,000,000.
3A	Optional Riders	The optional riders and their corresponding annual charge percentages shown on the Contract Specifications page are those which we are currently offering. If an optional rider is elected at the time of application for the contract, each rider so elected and its corresponding annual charge percentage will be displayed as shown. If an optional rider is not elected, that rider and its annual charge percentage will not be displayed. Any new optional rider added to this section will only be those optional riders that have been previously approved.
3B	DCA Plus Fixed Option Guarantee Terms and Rates	The current Guarantee Terms and interest rates under the DCA Plus Fixed Option that is in effect at the time the contract is issued will be displayed.  The Minimum Guaranteed Interest Rate range will be between 1.0% and 3.0% and will remain unchanged after the contract is issued.
3B	Investment Options:	The Variable Investment Options shown are those currently available under the contract to which Purchase Payments may be allocated. From time to time, we may add, change, or delete those Variable Investment Options without prior approval unless the new fund significantly alters the underlying structure of the contract.
3B	Service Center address	Current service center address is shown. In the event of a change in the address of our Service Center, the new address will be shown.
3B	Toll-Free Numbers and Hours of Operation	Current toll-free numbers and hours of information are shown. Our toll-free numbers and hours of operation may change as a result of any address change in our Service Center, change of telephone number and/or business hours.

**Contract Specification Page 3A&B (10-1170-A)**

Page No.	Bracketed (Variable) Text	Explanation of Variability/Range of Variables							
3A	Contract Number, Contract Date, Contract Type, Initial Purchase Payment, Owner(s), Annuitant(s), Annuitant's Age, Annuitant's Sex, and Annuity Date	Customer specific information that will change for each contract issue. These items are completed, as applicable, depending on the circumstances of each particular Owner and Annuitant and the information contained in the application.							
3A	Minimum Purchase Payment Amount [\$10,000]	Current minimum purchase payment amount is shown. Any change in this amount will be displayed. The range for the minimum purchase payment amount is \$1,000 to \$50,000.							
3A	Maximum Purchase Payment Amount [\$1,000,000]	Current maximum purchase payment amount is shown. Any change in this amount will be displayed. The range for the maximum purchase payment amount is \$500,000 to \$10,000,000.							
3A	Sales Charge Schedule	<div>The Cumulative Values may change for new issues of the Contract. The ranges are as follows:</div> <table><tr><td>Cumulative Value</td></tr><tr><td>\$10,000 - \$100,000</td></tr><tr><td>(\$10,000 - \$100,000) – (\$24,999 - \$249,999)</td></tr><tr><td>(\$25,000 - \$250,000) – (\$99,999 - \$499,999)</td></tr><tr><td>(\$50,000 - \$500,000) – (\$249,999 - \$999,999)</td></tr><tr><td>(\$100,000 - \$1,000,000) – (\$499,999 - \$1,999,999)</td></tr><tr><td>\$250,000 - \$4,999,999</td></tr></table>	Cumulative Value	\$10,000 - \$100,000	(\$10,000 - \$100,000) – (\$24,999 - \$249,999)	(\$25,000 - \$250,000) – (\$99,999 - \$499,999)	(\$50,000 - \$500,000) – (\$249,999 - \$999,999)	(\$100,000 - \$1,000,000) – (\$499,999 - \$1,999,999)	\$250,000 - \$4,999,999
Cumulative Value									
\$10,000 - \$100,000									
(\$10,000 - \$100,000) – (\$24,999 - \$249,999)									
(\$25,000 - \$250,000) – (\$99,999 - \$499,999)									
(\$50,000 - \$500,000) – (\$249,999 - \$999,999)									
(\$100,000 - \$1,000,000) – (\$499,999 - \$1,999,999)									
\$250,000 - \$4,999,999									
3A	Optional Riders	The optional riders and their corresponding annual charge percentages shown on the Contract Specifications page are those which we are currently offering. If an optional rider is elected at the time of application for the contract, each rider so elected and its corresponding annual charge percentage will be displayed as shown. If an optional rider is not elected, that rider and its annual charge percentage will not be displayed. Any new optional rider added to this section will only be those optional riders that have been previously approved.							
3B	DCA Plus Fixed Option Guarantee Terms and Rates	<div>The current Guarantee Terms and interest rates under the DCA Plus Fixed Option that is in effect at the time the contract is issued will be displayed.</div> <div>The Minimum Guaranteed Interest Rate range will be between 1.0% and 3.0% and will remain unchanged after the contract is issued.</div>							
3B	Investment Options:	The Variable Investment Options shown are those currently available under the contract to which Purchase Payments may be allocated. From time to time, we may add, change, or delete those Variable Investment Options without prior approval unless the new fund significantly alters the underlying structure of the contract.							
3B	Service Center address	Current service center address is shown. In the event of a change in the address of our Service Center, the new address will be shown.							
3B	Toll-Free Numbers and Hours of Operation	Current toll-free numbers and hours of information are shown. Our toll-free numbers and hours of operation may change as a result of any address change in our Service Center, change of telephone number and/or business hours.							

**Contract Specification Page 3A&B (10-1221-A)**

Page No.	Bracketed (Variable) Text	Explanation of Variability/Range of Variables
3A	Contract Number, Contract Date, Contract Type, Initial Purchase Payment, Owner(s), Annuitant(s), Annuitant's Age, Annuitant's Sex, and Annuity Date	Customer specific information that will change for each contract issue. These items are completed, as applicable, depending on the circumstances of each particular Owner and Annuitant and the information contained in the application.
3A	Minimum Purchase Payment Amount [\$10,000]	Current minimum purchase payment amount is shown. Any change in this amount will be displayed. The range for the minimum purchase payment amount is \$1,000 to \$50,000.
3A	Maximum Purchase Payment Amount [\$1,000,000]	Current maximum purchase payment amount is shown. Any change in this amount will be displayed. The range for the maximum purchase payment amount is \$500,000 to \$10,000,000.
3A	Credit Enhancement	Current Credit Enhancements for each amount is shown. The Credit Enhancement for amounts less than \$100,000 will be between 2.0%-6.0%. The Credit Enhancement for amounts \$100,000 or more will be between 3.0%-7.0%.
3A	Optional Riders	The optional riders and their corresponding annual charge percentages shown on the Contract Specifications page are those which we are currently offering. If an optional rider is elected at the time of application for the contract, each rider so elected and its corresponding annual charge percentage will be displayed as shown. If an optional rider is not elected, that rider and its annual charge percentage will not be displayed. Any new optional rider added to this section will only be those optional riders that have been previously approved.
3B	DCA Plus Fixed Option Guarantee Terms and Rates	<p>The current Guarantee Terms and interest rates under the DCA Plus Fixed Option that is in effect at the time the contract is issued will be displayed.</p> <p>The Minimum Guaranteed Interest Rate range will be between 1.0% and 3.0% and will remain unchanged after the contract is issued.</p>
3B	Investment Options:	The Variable Investment Options shown are those currently available under the contract to which Purchase Payments may be allocated. From time to time, we may add, change, or delete those Variable Investment Options without prior approval unless the new fund significantly alters the underlying structure of the contract.
3B	Service Center address	Current service center address is shown. In the event of a change in the address of our Service Center, the new address will be shown.
3B	Toll-Free Numbers and Hours of Operation	Current toll-free numbers and hours of information are shown. Our toll-free numbers and hours of operation may change as a result of any address change in our Service Center, change of telephone number and/or business hours.